Medical Coverage for Deployed Civilians

- Civilians requiring treatment while deployed are eligible for medical evacuation and healthcare treatment and services in Military Treatment Facilities (MTF). Such treatment will be at the same level and scope as provided to Military members and will be at no cost to the employee.

Medical Coverage After Return from Theater of Operations

- Civilians and Soldiers Have Different Medical Programs
- Civilians may be entitled to medical and disability benefits under the Federal Employees' Compensation Act (FECA).
- If not covered by the FECA, civilian medical coverage is subject to provisions of health insurance provider.
- In order to be covered by the FECA:
  - The employee (or someone acting on behalf of the employee) must file a written claim to obtain FECA benefits.
  - The Department of Labor, Office of Workers' Compensation Programs (OWCP), decides FECA coverage:
    - The injury or illness/disease must have been caused by factors of employment to be covered by the FECA.
    - The employee is responsible for the submission of evidence to OWCP to justify entitlement to FECA benefits.

Medical Coverage After Return from Theater of Operations

- Soldiers are covered for everything they do 24/7
- Civilians are not covered by the FECA for everything:
  - Traumatic injuries (broken bones, wounds, concussions, stings) are normally covered because it is usually clear-cut that the cause of the medical condition was work-related.
  - Illnesses/diseases (heart attack, stroke, cancer, skin disease, psychiatric illness) require persuasive medical rationale that the claimed medical condition was caused by employment factors. Simply being at work or in a theater of operations when a medical condition arises, does not constitute a factor of employment. (e.g. Having a heart attack while sitting at a computer in an air conditioned office building in would not be covered by the FECA - unless some factor of employment that precipitated the heart attack occurred.)

Civilian Medical Treatment After Return to Home or Medical Evacuation

- Upon return from theater, DoD civilian employees who were treated in theater continue to be eligible for treatment in an MTF or a civilian medical facility if their claim for FECA benefits has been accepted by OWCP.
- DoD civilian employees are also eligible for treatment in an MTF or a civilian medical facility if a medical condition (caused by employment factors while deployed) surfaces after they return from deployment. Medical costs are paid by OWCP if the claim for FECA benefits is approved by OWCP.
- DoD civilian employees whose claims are covered by the FECA, may elect treatment from a MTF or a private sector medical provider.

How are absences for Medical Treatment charged?

- For Traumatic Injuries (if accepted for FECA coverage)
  - First 45 calendar days: At employee's request, pay may be continued based on management approval w/o charge to personal leave.
  - After first 45 days: Wage loss compensation (75% with dependents or 66 2/3% without dependents) will be paid by OWCP for periods of continuing disability. Employees must make separate application for this benefit. Pay will be continued w/o charge to personal leave
- For Traumatic Injuries (if not accepted for FECA coverage)
  - Employee must request accrued leave (sick, annual or donated leave) or leave without pay to account for absences from work.

How are absences for Medical Treatment charged? (continued)

- For Illnesses and Diseases (if accepted for FECA coverage)
  - Wage loss compensation (75% or 66 2/3% will be paid by OWCP for periods of disability (employees must make separate application for this benefit). There is no 45 day pay continuation provision as in traumatic injury cases.
- OWCP closely reviews illness and disease claims. A decision to accept or deny may not be made for 3-12 months.
  - While a decision is pending, employee will have to use accrued leave or request leave without pay
  - If accrued leave is used and OWCP later accepts the claim, the employee may arrange with OWCP to “buy back” the leave that was used.

Claims for FECA Benefits Have Statutory Timeliness Filing Requirements

- Traumatic Injury or Death Claims:
  - Must be filed within three years of the date of injury or death.
  - The 45 day pay continuation benefit (for traumatic injury claims) cannot be granted if a claim is filed later than 30 days following the date of injury
- For Illness and Disease Claims:
  - Must be filed within three years from the date the employee or survivor first became aware that a causal relationship existed between the medical condition and factors of employment.